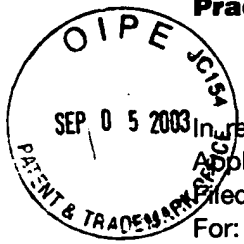


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9/16/03

Practitioner's Docket No. 2-604.6-1

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Timothy P. Barber  
Application No.: 09 / 741,207 Group No.: 3624  
Filed: December 19, 2000 Examiner: Geoffrey R. Akers  
For: Method for Secure, Closed Loop Money  
Transfer via Electronic Mail

Mail Stop Appeal Briefs - Patents  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

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TRANSMITTAL OF APPEAL BRIEF  
(PATENT APPLICATION—37 C.F.R. § 1.192)

NOTE: The phrase "the date on which" an "appeal was taken" in 35 U.S.C. 154(b)(1)(A)(ii) (which provides an adjustment of patent term if there is a delay on the part of the Office to respond within 4 months after an "appeal was taken") means the date on which an appeal brief under § 1.192 (and not a notice of appeal) was filed. Compliance with § 1.192 requires that: 1. the appeal brief fee (§ 1.17(c)) be paid (§ 1.192(a)); and 2. the appeal brief complies with § 1.192(c)(1) through (c)(9). See Notice of September 18, 2000, 65 Fed. Reg. 56366, 56385-56387 (Comment 38).

1. Transmitted herewith, in triplicate, is the APPEAL BRIEF in this application, with respect to the Notice of Appeal filed on August 18, 2003.

NOTE: "Appellant must, within two months from the date of the notice of appeal under § 1.191 or within the time allowed for reply to the action from which the appeal was taken, if such time is later, file a brief in triplicate. . . ." 37 C.F.R. § 1.192(a) (emphasis added).

**CERTIFICATION UNDER 37 C.F.R. §§ 1.8(a) and 1.10\***  
(When using Express Mail, the Express Mail label number is mandatory;  
Express Mail certification is optional.)

I hereby certify that, on the date shown below, this correspondence is being:

**MAILING**

☒ deposited with the United States Postal Service in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

**37 C.F.R. § 1.8(a)**

**37 C.F.R. § 1.10 \***

☒ with sufficient postage as first class mail.

☐ as "Express Mail Post Office to Addressee"

Mailing Label No. \_\_\_\_\_ (mandatory)

**TRANSMISSION**

☐ facsimile transmitted to the Patent and Trademark Office, (703) \_\_\_\_\_

Marilyn O'Connell

Signature

Date: September 3, 2003

Marilyn O'Connell

(type or print name of person certifying)

\* Only the date of filing (§ 1.6) will be the date used in a patent term adjustment calculation, although the date on any certificate of mailing or transmission under § 1.8 continues to be taken into account in determining timeliness. See § 1.703(f). Consider "Express Mail Post Office to Addressee" (§ 1.10) or facsimile transmission (§ 1.6(d)) for the reply to be accorded the earliest possible filing date for patent term adjustment calculations.

## 2. STATUS OF APPLICANT

This application is on behalf of

- ☐ other than a small entity.  
☒ a small entity.

A statement:

- ☐ is attached.  
☒ was already filed.

## 3. FEE FOR FILING APPEAL BRIEF

Pursuant to 37 C.F.R. § 1.17(c), the fee for filing the Appeal Brief is:

- ☒ small entity \$160.00  
☐ other than a small entity \$320.00

Appeal Brief fee due \$ 160.00

## 4. EXTENSION OF TERM

NOTE: 37 C.F.R. § 1.704(b) “. . . an applicant shall be deemed to have failed to engage in reasonable efforts to conclude processing or examination of an application for the cumulative total of any periods of time in excess of three months that are taken to reply to any notice or action by the Office making any rejection, objection, argument, or other request, measuring such three-month period from the date the notice or action was mailed or given to the applicant, in which case the period of adjustment set forth in § 1.703 shall be reduced by the number of days, if any, beginning on the day after the date that is three months after the date of mailing or transmission of the Office communication notifying the applicant of the rejection, objection, argument, or other request and ending on the date the reply was filed. The period, or shortened statutory period, for reply that is set in the Office action or notice has no effect on the three-month period set forth in this paragraph.”

NOTE: The time periods set forth in 37 C.F.R. § 1.192(a) are subject to the provision of § 1.136 for patent applications. 37 C.F.R. § 1.191(d). See also Notice of November 5, 1985 (1060 O.G. 27).

NOTE: As the two-month period set in § 1.192(a) for filing an appeal brief is not subject to the six-month maximum period specified in 35 U.S.C. § 133, the period for filing an appeal brief may be extended up to seven months. 62 Fed. Reg. 53,131, at 53,156; 1203 O.G. 63, at 84 (Oct. 10, 1997).

The proceedings herein are for a patent application and the provisions of 37 C.F.R. § 1.136 apply.

(complete (a) or (b), as applicable)

- (a) ☐ Applicant petitions for an extension of time under 37 C.F.R. § 1.136  
(fees: 37 C.F.R. § 1.17(a)(1)-(5)) for the total number of months checked below:

Extension (months)	Fee for other than small entity	Fee for small entity
<input type="checkbox"/> one month	\$ 110.00	\$ 55.00
<input type="checkbox"/> two months	\$ 410.00	\$ 205.00
<input type="checkbox"/> three months	\$ 930.00	\$ 465.00
<input type="checkbox"/> four months	\$ 1,450.00	\$ 725.00
<input type="checkbox"/> five months	\$ 1,970.00	\$ 985.00

Fee: \$ \_\_\_\_\_

If an additional extension of time is required, please consider this a petition therefor.

(check and complete the next item, if applicable)

- ☐ An extension for \_\_\_\_\_ months has already been secured, and the fee paid therefor of \$ \_\_\_\_\_ is deducted from the total fee due for the total months of extension now requested.

Extension fee due with this request \$ \_\_\_\_\_

or

- (b) ☒ Applicant believes that no extension of term is required. However, this conditional petition is being made to provide for the possibility that applicant has inadvertently overlooked the need for a petition and fee for extension of time.

#### 5. TOTAL FEE DUE

The total fee due is:

Appeal brief fee \$ 160.00

Extension fee (if any) \$ \_\_\_\_\_

**TOTAL FEE DUE \$ 160.00**

#### 6. FEE PAYMENT

- ☒ Attached is a ☒ check ☐ money order in the amount of \$ 160.00
- ☐ Authorization is hereby made to charge the amount of \$ \_\_\_\_\_
- ☐ to Deposit Account No. \_\_\_\_\_
- ☐ to Credit card as shown on the attached credit card information authorization form PTO-2038.

**WARNING:** Credit card information should **not** be included on this form as it may become public.

- ☐ Charge any additional fees required by this paper or credit any overpayment in the manner authorized above.

A duplicate of this paper is attached.

#### 7. FEE DEFICIENCY

**NOTE:** If there is a fee deficiency and there is no authorization to charge an account, additional fees are necessary to cover the additional time consumed in making up the original deficiency. If the maximum six-month period has expired before the deficiency is noted and corrected, the application is held abandoned. In those instances where authorization to charge is included, processing delays are encountered in returning the papers to the PTO Finance Branch in order to apply these charges prior to action on the cases. Authorization to change the deposit account for any fee deficiency should be checked. See the Notice of April 7, 1986, 1065 O.G. 31-33.

- ☒ If any additional extension and/or fee is required,

AND/OR

- ☒ If any additional fee for claims is required, charge:

☒ Deposit Account No. 23-0442

- ☐ Credit card as shown on the attached credit card information authorization form PTO-2038.

**WARNING:** Credit card information should **not** be included on this form as it may become public.

Date: Sept. 2, 2003

Reg. No.: 41,266

Customer No.: 004955



**SIGNATURE OF PRACTITIONER**

James A. Retter

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P.O. Address

Monroe, Connecticut 06468

(Transmittal of Appeal Brief [9-6.1]—page 4 of 4)  
(Text continued on page 9-55)



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
BEFORE THE BOARD OF PATENT APPEALS AND INTERFERENCES

First named inventor: Barber, Timothy P.

Serial No.: 09/741,207

Filed: Dec. 19, 2000

Title: Method for Secure, closed Loop Money Transfer via  
Electronic Mail

Group Art Unit: 3624

Examiner: Akers, Geoffrey R.

Box AF  
Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450

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GROUP 3600

BRIEF FOR APPELLANTS

Sir:

This is an appeal from an Office Action mailed June 18, 2003, made final and hereinafter called the Final Action, in response to which a request for reconsideration was filed but the rejections were maintained and so a Notice of Appeal was filed on Aug. 15, 2003. This appeal brief is being filed within two months of the filing of the Notice of Appeal.

For all of the reasons discussed below, it is the belief of the undersigned that the claims of the application do distinguish the invention from the combination of the prior art made by the Examiner in rejecting all of the claims of the application. Nevertheless, the undersigned is always willing to discuss possible amendments to any claims to clarify or resolve any issues related to claim interpretation that may remain after the Examiner has reviewed applicant's brief. The Examiner is encouraged to call the undersigned to discuss making any such amendments.

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#### I. THE REAL PARTY IN INTEREST

The real party in interest is Timothy P. Barber, the party named in the caption of the brief.

#### II. RELATED APPEALS AND INTERFERENCES

There are no related appeals and interferences.

#### III. STATUS OF CLAIMS

Claims 1-8 are pending, stand rejected, and are being appealed.

#### IV. STATUS OF AMENDMENTS

All amendments have been entered. A request for reconsideration (no changes to the application) was mailed on July 15, 2003, in response to the Final Action, in response to which the Examiner issued a first Advisory Action (mailed July 28, 2003) indicating that the request for reconsideration would not be entered. Applicant's attorney then called the Examiner's supervisor, Vincent Millin, who in turn directed the Examiner to issue a supplemental Advisory Action (mailed Aug. 8, 2003) stating that the request for reconsideration has been entered, and also that a rejection of all the claims under 35 USC section 112, second paragraph, based on prior art not cited, is withdrawn. Thus, this appeal brief assumes that the request for reconsideration mailed July 15, 2003, is entered (i.e. was considered and is of record), and that the rejection of all the claims under 35 USC section 112, second paragraph, is withdrawn.

#### V. SUMMARY OF THE INVENTION

The invention is a method--provided by inventor Timothy P. Barber, who holds a Ph.D. in mathematics from Princeton University--by which an e-mail recipient is rewarded for reading

an e-mail. The intended use of the method is to make it more likely that if a sender sends an advertisement to a recipient by e-mail, the recipient will at least click on the e-mail and so possibly see the advertisement. According to the method, this is done by offering a reward to the recipient. The reward is money. The money, or more accurately, the promise of money, is conveyed as what in the application and claims is called a *stamp*, which is included in the e-mail as an attachment. The recipient need only redeem the stamp with an entity established for that purpose-- typically the same entity as issued the stamp. (According to the invention, the sender has previously made arrangements by which to pay the entity that redeems the stamp.)

The stamp is set out in the application and recited in the claims as being a concatenation of various fields, some of which are (cryptographic) hashes of fields, with the result that the stamp is tamper-proof. At the same time, the stamp does indicate a value on its face (the amount the recipient would be rewarded if the recipient sends the stamp to the redeeming entity) as well as a time limit. Thus, the recipient sees the amount of the reward, and how much time is left to claim the reward, but cannot change the amount of reward or the time left since the redeeming entity can detect any tampering based on the hashed fields included as part of the stamp.

It should be understood that the invention is not ever claimed merely as a data object/ stamp, but instead always as a method including (as recited in claim 1) at least the following steps (tracking the data flows 4-6 indicated in Fig. 1 and various of the steps shown in Figs. 2A and 2B):

a) a stamp issuer providing to a sender a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a string that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields



calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp;

- b) the sender affixing the stamp to an e-mail and sending the e-mail to a recipient; and
- c) the recipient of the e-mail redeeming the stamp for the face value by presenting the stamp to a predetermined entity.

Claims 2-7 are directed to different embodiments of the invention in respect to the stamp, which is shown in Fig. 4. Claim 8 is used to make clear that the entity that redeems the stamp may or may not be the same as the stamp issuer.

#### VI. ISSUE

The following issue will be addressed in the argument:

whether the Final Action erred in rejecting claims 1-8 under 35 USC section 103 as unpatentable over Boesch et al. (U.S. Pat. No. 5,870,473) in view of Kravitz (U.S. Pat. No. 6,029,150) and further in view of Tycksen, Jr. et al. (U.S. Pat. No. 6,189,897).

As explained above, the rejection made in the Final Action of all the claims under 35 USC section 112, second paragraph, *based on art* (not cited), was withdrawn in the supplemental Advisory Action mailed Aug. 8, 2003, and so is not addressed here.

#### VII. GROUPING OF THE CLAIMS

With respect to the rejection of under 35 USC section 103, all claims are involved, namely claims 1-8, and (only) the rejection of claim 1 is argued, and claims 2-8 are to stand or fall with claim 1.

VIII. ARGUMENT

A. ERROR IN REJECTING CLAIM 1 UNDER 35 USC SECTION 103

At paragraph 5 of the Final Action, claims 1-8 are rejected under 35 USC §103 as unpatentable over Boesch *et al.* (U.S. Pat. No. 5,870,473) in view of Kravitz (U.S. Pat. No. 6,029,150), and further in view of Tycksen, Jr. *et al.* (U.S. Pat. No. 6,189,097).

The Final Action differs from the previous Office action in that it relies not only on Boesch *et al.* and Kravitz to reject the claims (including claim 1) as did the previous Office action, but it also relies on Tycksen. In the Final Action, the Examiner exactly repeats the assertions made in the previous Office action (mailed April 3, 2003) regarding the teachings and suggestions of Boesch *et al.* and Kravitz, without responding to applicant's arguments countering those assertions, i.e. without providing reasons as to why the arguments were not persuasive. He then in the Final Action supplements the assertions he makes regarding the teachings and suggestions of Boesch *et al.* and Kravitz with assertions regarding the teachings and suggestions of Tycksen. Usually, if an Examiner adds a reference it is because the Examiner has conceded that the already cited references do not in fact teach and suggest as the Examiner previously asserted, and so the new reference is added to compensate for the deficiency. Here, however, the Examiner does not indicate why the new reference (Tycksen) is being cited, since the assertions made in the previous Office action are exactly repeated. Also, neither of the two above-mentioned Advisory Actions responds to the arguments made in the request for reconsideration in respect to either Boesch *et al.* and Kravitz or also Tycksen. Applicant's attorney discussed with the examiner's supervisor, Vincent Millin (on Aug. 6, 2003), how to proceed in view of the Examiner not responding to applicant's arguments, and Examiner Millin indicated that in this case it would be proper on appeal to

simply repeat the arguments made earlier. Applicant therefore here respectfully repeats and renews the arguments put forth in the response to the previous Office action in respect to the teachings and suggestions of Boesch et al. and Kravitz, and also repeats and renews the arguments put forth in the request for reconsideration regarding not only Boesch et al. and Kravitz, but also Tycksen.

Thus, as applicant has argued in the response to the previous Office action and in the request for reconsideration, the invention as claimed in claim 1 is easily distinguished over the teachings and suggestions of the references as applied in the previous Office action and as applied in the Final Action. The invention as claimed in claim 1 provides a means of transferring money over a computer network (such as the Internet) without an associated sale of goods or services, and relies on e-mail including an attached document (called a stamp) bearing a data item that is a concatenation of several fields, including an encrypted field. In contrast, the principal reference, Boesch et al., teaches a method by which a customer can buy goods and services from a merchant over a communication network such as the Internet, a method that is supposedly secure but with a "reduc[ed] level of encryption" (as explained at col. 1, ll. 13-17). As claimed in claim 1, the invention includes steps in which: a stamp issuer provides to a sender a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a data item that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp; the sender affixes the stamp to an e-mail and sends the e-mail to a recipient; and the recipient of the e-mail redeems the stamp for the face value by presenting the stamp to a predetermined entity; wherein the

predetermined entity provides the face value to the recipient only if the stamp is presented to the predetermined entity within the lifespan indicated on the stamp. Applicant respectfully submits that (neither) Boesch et al. (nor Kravitz, nor Tycksen, nor any combination of the three references) teach any of the steps of the invention as in claim 1. There is simply no teaching of a sender sending to another party a stamp issued by a stamp issuer, and the other party then redeeming the stamp with either the stamp issuer or another predetermined entity, as in claim 1.

Responding specifically to the assertions made in the Final Action in rejecting claim 1, the Examiner asserts there that Boesch et al. discloses "providing for money transfer over a network (Abstract) (col. 2 line 21-col. 3 line 5) as well as a face value (Fig 4C/120G.2) and a lifespan (Fig 4D/120H.26) indicated in the instrument where the instrument contains fields (Fig 4D) as well affixing the instrument to an e-mail message (Fig 4B/120B) and allowing a recipient of the e-mail to obtain value (Fig 4N) (Fig 4I)."

Applicant respectfully points out that the face value recited in claim 1 is the value for which the stamp may be redeemed, whereas 120G.2 of Fig. 4C is a field of a "persona" data base 201, not a field of a stamp/data object being attached to an e-mail, and indicates not a redemption value of a stamp, but instead an "available balance" of a "cash container" (used to hold funds for transfer to and from "an (financial) instrument," such as a credit card, a debit card, or a demand deposit account, per the description of field 254A. (Although nowhere explained in Boesch et al., a cash container is apparently one or another kind of account holding money for use in paying for goods or services, via one or another kind of financial instrument. For example, a cash container could apparently be a checking account at a bank.) Thus, contrary to the assertion made in the Final Action, Boesch et al. does not teach providing a stamp having a face value.

Moreover, claim 1 makes clear that the step of "providing a stamp" is a step in which a stamp issuer sends to a sender a stamp (having a face value), and Boesch et al. nowhere teaches such a step.

In respect to the assertion by the Final Action that Fig. 4D/120H.26 of Boesch et al. somehow teaches providing a stamp to be affixed to an e-mail with the stamp having a lifespan, applicant respectfully submits that 120H.26 is the number of hours over which a credit transaction limit (field 120H.19) applies in case of returns of goods or refunds for services (as explained in the description of fields 120H.18 and 19). It is therefore a time period relevant only in case of returns/ refunds (possibly limiting a refund to the time period, although that is not made clear in Boesch et al.), and it is certainly not a lifespan as that term is used in claim 1, i.e. a time period indicated on a stamp during which a recipient of an e-mail to which the stamp is affixed may submit the stamp for value. Thus, Boesch et al. does not teach providing a stamp having a lifespan, as recited in claim 1.

Again, also, claim 1 makes clear that the step of "providing a stamp" is a step in which a stamp issuer sends to a sender a stamp (having a life span), and Boesch et al. nowhere teaches such a step.

In respect to the assertion by the Final Action that Fig. 4B/120B of Boesch et al. somehow teaches affixing to an e-mail a stamp (irrespective of whether it has a lifespan and face value), which the Office action alleges is encompassed by what Boesch et al. refers to as "an instrument," applicant respectfully submits that all that is indicated by 120B of Fig. 4B is a customer e-mail address which the server can use to send an e-mail to a customer, an e-mail address stored in a so-called server persona data structure (a data structure storing data relating to "the

universe of customer users 203 and merchant users 303 who have registered with server computer 100"). (At some locations in Boesch et al., 120B is also said to contain an RSA public key, but the disclosure at such locations is apparently in error; 120C should be indicated there, not 120B.) There is simply no teaching by Boesch et al. of affixing a stamp/ instrument (having a lifespan and face value) to an e-mail. As mentioned, by "an (financial) instrument," Boesch et al. means e.g. a credit card, and Boesch et al. nowhere discloses conveying "an instrument" as an attachment to an e-mail, or indeed conveying "an instrument" by any means. Instead, Boesch et al. discloses that a customer register with a server and provide to the server what Boesch et al. calls "instrument binding data" (e.g. a credit card number and a password). For payment for a product or service, the server transfers electronic cash from the customer persona (a data store on the server) to a so-called merchant persona (another data store on the server) using an "instrument" for which the customer has provided "instrument binding data." Thus, Boesch et al. nowhere teaches affixing a stamp indicating a potential money value (if redeemed within an indicated lifespan) to an e-mail and sending the e-mail to a recipient on a computer network as in claim 1, but instead discloses only having a server, in response to a valid transaction message, use a customer financial instrument, for which the server has authorization information, to pay a merchant for goods or services, i.e. to credit an account of a merchant that has also registered with the server.

Moreover, claim 1 makes clear that it is a sender that affixes a stamp provided by a stamp issuer (a different entity than the sender, as is clear from the description) to an e-mail, and there is certainly no teaching or suggestion in Boesch et al. (or Kravitz) of having a stamp/ instrument issuer provide a stamp/ instrument to a sender for the sender to then affix to an e-mail, especially since the "instrument" of Boesch et al. is

e.g. a credit card and is certainly not provided/ issued by the server of Boesch et al.; in fact, it is the customer that in a sense provides the instrument to the server (when providing to the server the instrument binding data 120H), not the other way around.

Further, applicant respectfully submits that it is not fair for the Examiner to assert that the Fig. 4B/120B teaches or suggests "affixing the instrument [a credit card number, e.g., which the Examiner likens to a stamp according to the invention] to an e-mail message," when Fig. 4B/120B shows only an e-mail address in a database. Applicant is not claiming to have invented e-mail addresses, or storing e-mail addresses in a database. Instead, applicant has carefully recited a series of steps by which the recipient of an e-mail is in effect paid to read the e-mail, the steps including issuing a stamp to a sender (the stamp recited as a string that is a concatenation of two or more fields including a face value and a lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp), having the sender affix the stamp to an e-mail and send it to a receiver, and having the receiver redeem the stamp for the indicated value (i.e. for an amount of money, as made clear in the application throughout). The Examiner has provided absolutely no explanation as to how the mere existence of an e-mail address in a database teaches or suggests affixing a stamp (as recited) to an e-mail.

Finally in respect to the assertions as to the teachings of Boesch et al. regarding claim 1, nowhere does Boesch et al. teach or suggest a step in which the recipient of the e-mail redeems the stamp for the face value by presenting the stamp to a predetermined entity (such as the stamp issuer), wherein the predetermined entity provides the face value to the recipient only if the stamp is presented the predetermined entity within

the lifespan indicated on the stamp, as in claim 1, the assertion by the Final Action that "(Fig 4N) (Fig 4I)" teach such redeeming notwithstanding. Fig. 4I shows only fields associated with transaction data 130N (in respect to purchasing a product), and there is no Fig. 4N. Applicant respectfully submits that the teaching that a transaction involves quantities including those shown in Fig. 4I cannot fairly be said to suggest a step in which the recipient of an e-mail including an affixed stamp redeems the stamp for the face value indicated on the stamp by presenting the stamp to a predetermined entity (such as the stamp issuer), wherein the predetermined entity provides the face value to the recipient only if the stamp is presented the predetermined entity within the lifespan indicated on the stamp, as in claim 1.

With respect to the assertions made regarding Kravitz, applicant concedes that the prior art teaches encryption, which is all the Final Action asserts that Kravitz teaches. Even so, applicant respectfully submits that it is unfair to combine the teaching of Kravitz with that of Boesch et al. when Kravitz is cited to suggest the encryption recited in the claims but Boesch et al. aims at providing a system requiring a "reduc[ed] level of encryption" (as explained at col. 1, ll. 13-17), as mentioned above.

With respect to the assertions made regarding Tycksen, applicant concedes the existence of digital coupons, and respectfully submits that is all that Tycksen discloses. Tycksen nowhere discloses, nor does the Examiner ever actually assert that Tycksen discloses, any of the steps recited in claim 1. For example, the Examiner asserts that Tycksen teaches a digital certificate with an issue time, but does not indicate what if any recitation in any of the claims is being read on such a teaching. As another example, the Examiner asserts that Tycksen teaches a value for use by a purchaser, citing Fig. 2. But the only possible indication of value in Fig. 2 (or the accompanying



description) is a data flow indicating "payment interaction" which is explained in the accompanying description (beginning last line of col. 4) to be an interaction between a purchaser and a payment authority in which the purchaser provides a credit card number to the authority. How this has anything whatsoever to do with any of the steps recited in any of the claims of the application is not explained.


For the foregoing reasons, applicant respectfully insists that the rejections under 35 USC §103 of claims 1-8 are in error.

IX. CONCLUSION

For all of the aforementioned reasons, it is respectfully submitted the rejections of all the claims in the application, namely claims 1-8, are error, and the rejections should be reversed. Early allowance of all the claims in the application is earnestly solicited.

Respectfully submitted,

Sept. 1, 2007  
Date

  
James A. Retter  
Reg. No. 41,266  
Agent for the Applicant

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Customer No. 004955

X. APPENDIX--THE CLAIMS INVOLVED IN THE APPEAL

1. (Previously amended) A method of providing for a money transfer over a network, comprising steps in which:

- a) a stamp issuer provides to a sender a stamp having a face value and a lifespan both indicated on the stamp, the stamp being a string that is a concatenation of two or more fields including the face value and the lifespan, with at least one of the fields calculated according to a prescription involving a hashing or encryption of a concatenation of others of the fields or of some other field not part of the stamp;
- b) the sender affixes the stamp to an e-mail and sends the e-mail to a recipient; and
- c) the recipient of the e-mail redeems the stamp for the face value by presenting the stamp to a predetermined entity;

wherein the predetermined entity provides the face value to the recipient only if the stamp is presented the predetermined entity within the lifespan indicated on the stamp.

2. (Original) A method as in claim 1, wherein the stamp is a concatenation of a set of fields, the set comprising:

- a) an issue time;
- b) a lifespan;
- c) a stamp value; and
- d) a first-hashed field that is a hash of a concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

3. (Original) A method as in claim 2, wherein the first-hashed field is a predetermined truncation of the output of the hash of

the concatenation of all of the preceding fields and, in addition a secret constant known only to the stamp issuer.

4. (Original) A method as in claim 2, wherein the set of fields of which the stamp is a concatenation further comprises a second-hashed field that is a hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

5. (Original) A method as in claim 4, wherein the second-hashed field is a predetermined truncation of the output of the hash of the issue time field, the lifespan field, the stamp value field, and the first-hashed field.

6. (Original) A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a digitally signed encryption of the issue time field, the first-hashed field and the second-hashed field, wherein the encryption is performed using a private key of the stamp issuer.

7. (Original) A method as in claim 4, wherein the set of fields of which the stamp is a concatenation further comprises a digital signature field that is a pre-determined truncation of the issue time field, the first-hashed field, the second-hashed field, and a secret constant, known only to the stamp issuer and other qualified parties.

8. (Original--added by amendment) A method as in claim 1, wherein the predetermined entity is the stamp issuer.